



The Affordable Care Act

In March of 2010, the Affordable Care Act (ACA), (sometimes referred to as national health reform), was signed into law. This federal law focuses on consumer choices and protections and makes it easier and more affordable for individuals, families, and small businesses to find and enroll in health insurance, even if they have not had access to affordable coverage in the past.

What is a Health Insurance Marketplace?

A Marketplace is a virtual portal allowing consumers to find out what insurance coverage they are eligible for, review and compare insurance plans, and enroll in health coverage. Some individuals and families may also be eligible for financial help to reduce the cost of their monthly premiums. A Marketplace will be set up in every state, some run by the state and others by or in partnership with the federal government.

How will Illinois consumers apply for health coverage?

Illinois consumers will apply for health coverage through the Illinois Health Insurance Marketplace, run in partnership between the state and federal governments. The Marketplace will be accessible through a website, by phone, or paper application. The website will help consumers find out quickly what coverage programs they are eligible for. Support, through in-person assistance and call centers, will be available for Illinois residents every step of the way.

What is the timeframe for enrollment?

The **enrollment period** will be October 1, 2013 through March 31, 2014 with coverage starting January 1, 2014. During open enrollment, specially trained community members will help consumers apply for and enroll in health insurance throughout the state.

What are the key features of the Affordable Care Act?

Several protections in the law have already gone into effect:

- [Small business tax credits](#)¹
- [Coverage for individuals with pre-existing conditions](#)²
- [Elimination of lifetime dollar limits](#)³
- [Coverage for children with pre-existing conditions](#)⁴
- [Coverage for certain preventive services](#)⁵
- [Protection against premium increases](#)⁶
- And many more listed here: <http://www.healthcare.gov/law/timeline/index.html>

¹ <http://www.healthcare.gov/law/features/employers/small-employer-tax-credit/index.html>

² <http://insurance.illinois.gov/IPXP/>

³ <http://www.healthcare.gov/law/features/costs/limits/index.html>

⁴ <http://www.healthcare.gov/law/features/rights/childrens-pre-existing-conditions/index.html>

⁵ <http://www.healthcare.gov/law/features/rights/preventive-care/index.html>

⁶ <http://www.healthcare.gov/law/features/costs/rate-review/index.html>